### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 1 of 67

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Ricky	
		First name	First name
	Write the name that is on your government-issued	A	Te in
	picture identification (for example, your driver's	Middle name	Middle name
	license or passport	Smith Last name	Last name
	Bring your picture	Last Halls	Last name
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Mi della va assa	Middle
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 4726	XXX - XX-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)	·	

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 2 of 67

De	ebtor 1 Ricky	A Smith	Case number (if known)
_	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		9813 S. Nottingham, Apt. 2A Number Street	Number Street
		Chicago Ridge Illinois 60415	
		City State Zip Code	City State Zip Code
		Cook County	County
		•	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		-	

## Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 3 of 67

Debtor 1 Ricky	Α	Smith	Case number (if know	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy C	ase		
7. The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice Req</i> 0)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cre  I need to pay the findividuals to Pay  I request that my judge may, but is not the official poverty you choose this open.	how you may pay. Typically, if you money order If your attorney is dit card or check with a pre-print fee in installments. If you choose Your Filing Fee in Installments (Coffee be waived (You may request not required to, waive your fee, and line that applies to your family significant.	ou are paying the submitting your ed address. ethis option, sign official Form 103/this option only ad may do so only ize and you are u	
9. Have you filed for bankruptcy within the last 8 years?	Yes. District  District  District	WhenWhenWhen	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to	ord obtained an eviction judgment a o line 12. ut <i>Initial Statement About an Eviction</i> oankruptcy petition.		

### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 4 of 67

Smith Debtor 1 Ricky Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 5 of 67

 Debtor 1
 Ricky
 A
 Smith
 Case number (if known)

 First Name
 Middle Name
 Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

## Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 6 of 67

Debtor 1 Ricky	A Middle Name	Smith	Case number (if known)	
Part 6: First Name  Answer These Que	Middle Name estions for Reporting P	Last Name		
16. What kind of debts do you have?	16a. Are your debts p "incurred by an ir No. Go to line Yes. Go to line 16b. Are your debts p money for a busin No. Go to line Yes. Go to line	primarily consumer debts? Individual primarily for a person to the test of the	sonal, family, or househo Business debts are debts igh the operation of the b	s that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under expenses are p	nder Chapter 7. Go to line 18. r Chapter 7. Do you estimate t paid that funds will be available		erty is excluded and administrative I creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5 5,001-1 10,001-1	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 million	\$10,000 00 \$50,000	001-\$10 million 1,001-\$50 million 1,001-\$100 million 10,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	\$10,000 00 \$50,000	001-\$10 million 1,001-\$50 million 1,001-\$100 million 10,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct.  If I have chosen to file to of title 11, United State under Chapter 7.  If no attorney represent out this document, I had I request relief in according	under Chapter 7, I am awardes Code. I understand the rests me and I did not pay or a lave obtained and read the nod ance with the chapter of ti	e that I may proceed, if el elief available under each gree to pay someone wh otice required by 11 U.S itle 11, United States Co	de, specified in this petition.
	connection with a bank both. 18 U.S.C. §§ 152			noney or property by fraud in mprisonment for up to 20 years, or
	/s/ Ricky Smith Signature of Debtor 1	<u> </u>	Signature of De	ebtor 2
	Executed on 3	/10/2017 MM / DD / YYYY	Executed on	MM / DD / YYYY

## Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 7 of 67

Debtor 1 Ricky	Α	Smith	Case number (	if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, or	13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 342(	b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the infor	mation in the sche	dules filed with the petition is incorrect.
attorney, you do not	4.0			
need to file this page.	/s/ Kashwal Kaur		Date _	3/10/2017
	Signature of Attorney f	or Debtor	<del></del>	MM / DD / YYYY
	Kashwal Kaur			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		inois	60643
	City	S	tate	Zip Code
	0			
	Contact phone		Email address	kkaur@semradlaw.com
	Bar number		State	
	Dai Hullibei		State	

### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 8 of 67

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Ricky	Α	Smith	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	<u>.</u>
Case number (If known)				

	Check if	this	is	an
_	amende	d filir	ng	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del></del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$10,525.00
1c. Copy line 63, Total of all property on Schedule A/B	\$10,525.00
art 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$16,000.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$52,188.00
Your total liabilities	\$68,188.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$3,940.24

### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 9 of 67

Debtor 1 Ricky Smith \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$5,500.04 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 10 of 67

Fill in this	inform	nation to identify your c	ase:						
Debtor 1		Piolo	۸		Smith				
Deptor i		First Name	A Middle N	lame	Last Name	<del></del>			
Debtor 2 (Spouse, if fil	ling)	First Name	Middle N	lame	Last Name				
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of Illinois				
Case num	ber				(State)				
(If known)									Check if this is an
-		orm 106A/B							amended filing
Sche	dule	e A/B: Prope	rty						12/1
category v responsibl write your	where le for s name	y, separately list and d you think it fits best. E supplying correct infor and case number (if k ribe Each Residenc	Be as complete a mation. If more s known). Answer e	nd ac pace very o	curate as possible. If it is needed, attach a se juestion.	two married people eparate sheet to this	are filin s form. (	ng together, both a On the top of any a	are equally
1. Do you	ı own	or have any legal or ec	quitable interest	in any	residence, building, l	and, or similar prop	erty?		
~	No. G	io to Part 2							
	Yes. \	Where is the property?							
1.1	Ctroot	address, if available, or	other description		t is the property? Che Single-family home	eck all that apply.	the	amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> hims Secured by Property.
	Sireei	address, ii avaliable, or	other description		Duplex or multi-unit bui			rent value of the	Current value of the
					Condominium or coope Manufactured or mobile			re property?	portion you own?
	NII	Observation		Ħ	Land				
	Numl	per Street			nvestment property		inte		simple, tenancy by
	City	State	Zip Code		Timeshare Other		the_	entireties, or a life	e estate), if known.
					has an interest in the	e property? Check	_	Check if this is co (see instructions)	ommunity property
				one	Debtor 1 only		ш		
				П	Debtor 2 only				
					Debtor 1 and Debtor 2	only			
					At least one of the debto				
					er information you wis perty identification nu		item, sı	uch as local	
If you	own c	or have more than one, li	st here:						
1.0					t is the property? Che	eck all that apply.			claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Street	address, if available, or	other description		Single-family home Duplex or multi-unit bui	ldina			nims Secured by Property.
					Condominium or coope	· ·		rent value of the	Current value of the
				Ħ	Manufactured or mobile	home	enti	re property?	portion you own?
	Numl	per Street			Land		Des	cribe the nature o	f vour ownership
					nvestment property Timeshare		inte	rest (such as fee s	simple, tenancy by e estate), if known.
	City	State	Zip Code	Ħ	Other		-		
				Who	has an interest in the	e property? Check		Check if this is co (see instructions)	ommunity property
					Debtor 1 only		Ц		
					Debtor 2 only				
					Debtor 1 and Debtor 2 of	only			
					At least one of the debto	ors and another			
					er information you wis perty identification nu		item, sı	uch as local	

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 11 of 67

What is the property? Check all that apply.    Street address, if available, or other description   Single-family home   Single-family home   Operative   Operativ	Debtor 1		A	Smith	Case numbe	er (if known)	
Street address, if available, or other description		First Name	Middle Name	Last Name			
Manufactured or mobile home   Land		et address, if available, or oth		Single-family home  Duplex or multi-unit building	t apply.	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule D:
Who has an interest in the property? Check one.   Gee instructions   Geo instructions   Geo instructions   G			Zip Code	Land Investment property Timeshare	_	Describe the nature o interest (such as fee s	f your ownership imple, tenancy by
2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.    Part 2:			[] [] [] []	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Other information you wish to add	nother	(see instructions)	mmunity property
Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles  No Yes  3.1 Make Model: Year: Approximate mileage: Other information:  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Current value of the entire property? \$8950.00  Current value of the entire property? \$8950.00  Do not deduct secured claims or exempt the amount of any secured claims or secured by Current value of the entire property? \$8950.00  Do not deduct secured claims or exempt the amount of any secured claims or exempt		-	tion you own for a	all of your entries from Part 1, inc	luding any entrie	s for pages	
3.1 Make   Kia   Optima   Opt	Do you ow you own th 3. Cars, val	rn, lease, or have legal or on the someone else drives. If yons, trucks, tractors, sport uti	equitable interest ou lease a vehicle, a	also report it on Schedule G: Execut	-	-	
Approximate mileage:  Other information:  2011 Kia Optima  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Check if this is community property (see instructions)  Make  Model:  Year:  Approximate mileage:  Other information:  Debtor 1 only  Debtor 2 only  Current value of the entire property? Check one.  Do not deduct secured claims or exempthe amount of any secured claims on Standard by Current value of the entire property?  Current value of the current value of the entire property?  Debtor 1 only  Debtor 2 only  Debtor 2 only  Debtor 2 only	<u> </u>	Make Model:	Optima	one.	operty? Check	the amount of any secu	ured claims on Schedule D:
instructions)  3.2 Make  Model: Year: Approximate mileage: Other information:  Who has an interest in the property? Check one. Do not deduct secured claims or exempted the amount of any secured claims on State of the amount of any secured claims on State of the amount of any secured claims on State of the amount of any secured claims on State of the amount of any secured claims on State of the amount of any secured claims on State of the amount of any secured claims on State of the amount of any secured claims on State of the amount of any secured claims or exempted the amount of any secured claims or exempted the amount of any secured claims or exempted the amount of any secured claims or State of the amount of any secured claims or State of the amount of any secured claims or State of the amount of any secured claims or State of the amount of any secured claims or State of the amount of any secured claims or State of the amount of any secured claims on State of the amount of any secured claims or State of the amount of any secured by Current value of the entire property?		Other information:	60000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a		entire property?	Current value of the portion you own? \$8950.00
Model: Year:  Approximate mileage: Other information:  one.  Debtor 1 only Debtor 1 only  Current value of the current value of the entire property?  Current value of the entire property?  Debtor 2 only  Debtor 2 only  Debtor 2 only	3.2	Make		instructions)		Do not deduct secured	claims or exemptions. Put
Other information:  Debtor 1 and Debtor 2 only  Current value of the Current value of the entire property?  portion you or	5.2	Model:		one.	porty. Oneon	the amount of any secu	ured claims on Schedule D:
Check if this is community property (see instructions)		-		Debtor 1 and Debtor 2 only  At least one of the debtors a  Check if this is communit			Current value of the portion you own?

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 12 of 67

3.3 N N Y	rst Name					
N Y		Middle Name	Last Name			
Υ	Лаке Лоdel:	<del></del> .	Who has an interest in the prope one.	erty? Check		claims or exemptions. Pured claims on <i>Schedule</i>
	rear:		Debtor 1 only			nims Secured by Property
	Approximate mileage:		Debtor 2 only			
					Current value of the entire property?	Current value of the portion you own?
C	Other information:		Debtor 1 and Debtor 2 only		entire property:	portion you own:
			At least one of the debtors and	another		
			Check if this is community p	roperty (see		
			instructions)			
3.4 N	Make		Who has an interest in the prope	erty? Check		claims or exemptions. Po
	Model:		one.		•	red claims on Schedule
	/ear:		Debtor 1 only		Creditors vvno Have Cia	ims Secured by Property
Α	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
<u>C</u>	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and	another		
			Check if this is community p	roperty (see		
			instructions)			
Examp  No	0	s, personal watercraf	t, fishing vessels, snowmobiles, motor	cles, and acce rcycle accessorie	es	
V No	0	s, personal watercraf	t, fishing vessels, snowmobiles, motor  Who has an interest in the prope one.	rcycle accessorie	Do not deduct secured	•
V No	o es Make	s, personal watercraf	Who has an interest in the prope	rcycle accessorie	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Ye  4.1 M  Ye	o es Make Model:	s, personal watercraf	Who has an interest in the prope	rcycle accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
V No	o es Make Model: /ear: Approximate mileage:	s, personal watercraf	Who has an interest in the prope one.  Debtor 1 only Debtor 2 only	rcycle accessorie	Do not deduct secured the amount of any secu	red claims on Schedule
V No	o es Make Model: Year:	s, personal watercraf	Who has an interest in the prope one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	rcycle accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
V No	o es Make Model: /ear: Approximate mileage:	s, personal watercraf	Who has an interest in the prope one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	rcycle accessorie erty? Check another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
V No	o es Make Model: /ear: Approximate mileage:	s, personal watercraf	Who has an interest in the prope one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	rcycle accessorie erty? Check another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
V No	o es Make Model: /ear: Approximate mileage: Other information:	s, personal watercraf	Who has an interest in the prope one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community properties.	erty? Check another roperty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property  Current value of the portion you own?
V No Yee 4.1 M NO YY A A CO	obes Make Model: Vear: Approximate mileage: Other information: Make Model:	s, personal watercraf	Who has an interest in the prope one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prints instructions)	erty? Check another roperty (see	Do not deduct secured the amount of any secu Creditors Who Have Clat Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. Pared claims on Schedule
V No. 1 Yes 4.1 M No. 1 Yes 4.2 M No. 1 Yes 4.2 M No. 1 Yes 4.2 M No. 1 Yes 1	Make Model: Other information:  Make Model: Make Model: Make Model:	s, personal watercraf	Who has an interest in the prope one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the prope	erty? Check another roperty (see	Do not deduct secured the amount of any secu Creditors Who Have Clat Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P hered claims on Schedule
V No. 1 Yes 4.1 M No. 1 Yes 4.2 M No. 1 Yes 4.2 M No. 1 Yes 4.2 M No. 1 Yes 1	obes Make Model: Vear: Approximate mileage: Other information: Make Model:	s, personal watercraf	Who has an interest in the prope one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the prope one.	erty? Check another roperty (see	Do not deduct secured the amount of any secu Creditors Who Have Clat Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P hered claims on Schedule
4.1 M A C C A 4.2 M N Y A	Make Model: Other information:  Make Model: Make Model: Make Model:	s, personal watercraf	Who has an interest in the proper one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions)  Who has an interest in the proper one. Debtor 1 only	erty? Check another roperty (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class	red claims on Schedule lims Secured by Property  Current value of the portion you own?  claims or exemptions. P limed claims on Schedule lims Secured by Property
4.1 M A C C A 4.2 M N Y A	Make Model: Vear: Approximate mileage:  Make Model: Vear: Approximate mileage:	s, personal watercraf	Who has an interest in the prope one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions)  Who has an interest in the prope one. Debtor 1 only Debtor 2 only	erty? Check another roperty (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the
4.1 M A C C A 4.2 M N Y A	Make Model: Vear: Approximate mileage:  Make Model: Vear: Approximate mileage:	s, personal watercraf	Who has an interest in the proper one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions)  Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	erty? Check another roperty (see erty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	claims or exemptions. Prized claims on Schedule lims Secured by Property

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 13 of 67

De	ebtor 1	Ricky First Name	A Middle Name	Smith Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household Items			
D	o you	own or hav	e any legal or equitable interest in	any of the follow	ving items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
		_	and furnishings liances, furniture, linens, china, kitchenware	e		
<b>✓</b>		Describe	Misc. Household Goods			\$300.00
		tronics les: Television	s and radios; audio, video, stereo, and digit	tal equipment; comp	outers, printers, scanners; music	
<u></u>	Yes. [	Describe	Misc. Electronics			\$125.00
	Examp		ue und figurines; paintings, prints, or other artv in, or baseball card collections; other collec	•		
	No Yes. [	Describe				·
		les: Sports, ph	rts and hobbies otographic, exercise, and other hobby equ s; carpentry tools; musical instruments	uipment; bicycles, po	ool tables, golf clubs, skis; canoes	
✓	No Voc I	Describe				ı
ш	100. 1	occombe				
	<b>0. Fire</b> Examp		es, shotguns, ammunition, and related equ	uipment		
✓	No	S				
Ш	res. L	Describe				
	-		clothes, furs, leather coats, designer wear, s	shoes, accessories		
Ц	No Vac I	Dog orib o	Miss Hand Olathia			
⊻	res. L	Describe	Misc. Used Clothing			\$200.00
		-	ewelry, costume jewelry, engagement rings r	s, wedding rings, hei	irloom jewelry, watches, gems,	
<u>✓</u>	No Yes. [	Describe	Misc. Jewelry			\$50.00
		n-farm animal les: Dogs, cat	s s, birds, horses			
✓	No					
	Yes. [	Describe				
_	<b>4. Any</b> No	other persor	al and household items you did not alre	eady list, including	any health aids you did not list	
		Describe				<u></u>
— ₁			lue of all of your entries from Part 3, inc	cluding any entries	s for names you have attached	
			number here	g any entites	payes you have attached	\$675.00

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 14 of 67

Debt	or 1 Ricky	A	Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	Describe Your	Financial Assets			
Doy	you own or have a	ny legal or equitable interest	in any of the following	g?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
16. <b>C</b>					
E	<b>✓</b> No	nave in your wallet, in your home, ir	·	n hand when you file your petition	
	Yes			Cash:	
17.		savings, or other financial accounts institutions. If you have multiple ac		ares in credit unions, brokerage houses, ution, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	TCF		\$900.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.	Examples: Bond fund	s, or publicly traded stocks ds, investment accounts with broke	rage firms, money market a	ccounts	
	✓ No ☐ Yes	Institution or issuer name:			
19.	an LLC, partnership		ted and unincorporated I	ousinesses, including an interest in	
	✓ No  Yes. Give specific information about them			% of ownership:	

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 15 of 67

Debt	tor 1 Ricky	A Middle Nome	Smith	Case number (if known)				
	First Name	Middle Name	Last Name					
20.		orate bonds and other negotial						
	Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.  Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.							
		ents are those you cannot transfe	i to someone by signii	ig of delivering them.				
	✓ No							
	Yes. Give specific information about	leaver nemer						
	them	Issuer name:						
21	Retirement or pension	accounts						
21.			), thrift savings accoun	ts, or other pension or profit-sharing plans				
	<b>✓</b> No							
	Yes. List each	Type of account:	Institution name:					
	account	401(k) or similar plan:						
	separately.	Pension plan:						
		•						
		IRA:	-		_			
		Retirement account:			-			
		Keogh:						
		Additional account:			-			
		Additional account:						
22.	Security deposits and	prepayments						
	Your share of all unused	I deposits you have made so that						
	companies, or others	with landlords, prepaid rent, public	c utilities (electric, gas,	water), telecommunications				
	✓ No		Institution name:					
	Yes	Floatviou						
		Electric:						
		Gas:						
		Heating oil:						
		Security deposit on rental unit:			_			
		Prepaid rent:			<u> </u>			
		Telephone:			_			
		Water:						
		Rented furniture:						
		Other:						
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or f	or a number of years)				
	<b>✓</b> No							
	Yes	Issuer name and description:						
	_							

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 16 of 67

Debt	or 1 Ricky	A Middle Ness	Smith  Last Name	Case number (if known)	
0.4	First Name	Middle Name			
24.		30(b)(1), 529A(b), and 529(b)(1	nt in a qualified ABLE program, or under	a quaimed state tuition program.	
	✓ No Yes	nstitution name and description	n. Separately file the records of any interests	.11 U.S.C. § 521(c):	
	- -				
	-				
25.	Trusts, equitable for		erty (other than anything listed in line 1	), and rights or powers	
	✓ No  Yes. Descri	he			
26.		=	rets, and other intellectual property proceeds from royalties and licensing agreem	nents	
	✓ No				
	Yes. Descri	De			
27.		chises, and other general int	angibles cooperative association holdings, liquor lice	enses professional licenses	
	No No	ing pormits, exclusive ileaness,	occoporativo accostation moralityc, ilquor ilo	orrese, proressional licerrese	
	Yes. Descri	be			
	<del></del>				
Mon	ney or propert	y owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or propert  Tax refunds ow				portion you own?
					portion you own? Do not deduct secured
	Tax refunds ow  ✓ No  ☐ Yes. Give sp	ed to you  Decific information		Federal:	portion you own? Do not deduct secured
	Tax refunds ow  No Yes. Give sp about you ale	ed to you  Decific information them, including whether ready filed the returns		Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds ow  No Yes. Give sp about you all and th	ed to you  Decific information them, including whether			portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and the  Family support Examples: Past of	ed to you  Decific information them, including whether ready filed the returns e tax years	usal support, child support, maintenance, d	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and th  Family support Examples: Past of	ed to you  Decific information them, including whether ready filed the returns e tax years	usal support, child support, maintenance, d	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and th  Family support Examples: Past of	ed to you  Decific information them, including whether ready filed the returns e tax years	usal support, child support, maintenance, d	State:  Local: ivorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and th  Family support Examples: Past of	ed to you  Decific information them, including whether ready filed the returns e tax years	usal support, child support, maintenance, d	State:  Local: ivorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds ow  No Yes. Give spabout you all and th  Family support Examples: Past of	ed to you  Decific information them, including whether ready filed the returns e tax years	usal support, child support, maintenance, d	State:  Local:  ivorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and the  Family support Examples: Past of  No Yes. Give sp	ed to you  Decific information them, including whether ready filed the returns e tax years	usal support, child support, maintenance, d	State:  Local:  ivorce settlement, property settlemen  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and th  Family support Examples: Past of Yes. Give spate of the refundation of the	ed to you  Decific information them, including whether ready filed the returns e tax years	ayments, disability benefits, sick pay, vacati	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and th  Family support Examples: Past of Yes. Give spate of the refundation of the	ed to you  Decific information them, including whether ready filed the returns e tax years	ayments, disability benefits, sick pay, vacati	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and th  Family support Examples: Past of Yes. Give spatch of the support of the s	ed to you  Decific information them, including whether ready filed the returns e tax years	ayments, disability benefits, sick pay, vacati	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 17 of 67

Deb	tor 1 Ricky	Α	Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insure of each policy and	rance company	ompany name:	Beneficiary:	Surrender or refund value:
32.				icy, or are currently entitled to receive	
	No Yes. Describe				
33.		parties, whether or not you mployment disputes, insuran	have filed a lawsuit or mad ce claims, or rights to sue	e a demand for payment	
	No Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims of eve	ery nature, including counte	rclaims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	✓ No  Yes. Describe				
36.		•	art 4, including any entries	for pages you have attached	\$900.00
Part	5: Describe Any B	usiness-Related Prope	rtv You Own or Have an	Interest In. List any real estate in Par	t 1.
37.			est in any business-related p		
57.	-	ny iogai oi equitable lillere	ot in any publicas-icialeu p		Current value of the
	No. Go to Part 6. Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you alread	y earned		or oxomptione
	✓ No Yes. Describe				
39.	Office equipment, furn Examples: Business-rel		odems, printers, copiers, fax n	nachines, rugs, telephones, desks, chairs, elec	tronic devices
	✓ No Yes. Describe				

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 18 of 67

Debt	or 1 Ricky	A Middle Norman	Smith	Case number (if known)	
40	First Name  Machinery fixtures e	Middle Name	Last Name e in business, and tools of yo	ur trade	
<b>→</b> 0.	—	Ambiliour, anhbilea fon na	o business, and tools of yo		
	Yes. Describe				
	Tool December				
44					
41.	Inventory				
	No No Describe				
	Yes. Describe				
42.	Interests in partnersh	ips or joint ventures			
	<b>✓</b> No	N	ame of entity:	% of ownership:	
	Yes. Give specific information about		amo or omaly.	/c e. e	
	them	_			
		_			
		_			
43. <b>C</b>	Customer lists, mailing	lists, or other compilation	ıs		
	<b>✓</b> No				
	Yes. Do your lists in	nclude personally identifiable	information (as defined in 11 L	J.S.C. § 101(41A))?	
	No				
	Yes. Descri	ribe			
44.	Any business-related	property you did not alrea	dv list		
		,	-,		
	✓ No  Yes. Give specific	_			<del></del>
	information				
		_			<u> </u>
		_			
		_			<u> </u>
45 A	dd the dollar value of a	all of your entries from Par	t 5, including any entries for	nages you have attached	
		=			
Part	Describe Any Fa	arm- and Commercial	Fishing-Related Property	You Own or Have an Interest In.	
Part	If you own or have an	interest in farmland, list it in F	art 1.		
46.	Do you own or have a	ny legal or equitable inter	est in any farm- or commerc	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own?  Do not deduct secured claims
4-					or exemptions
47.	Farm animals Examples: Livestock, pe	oultry, farm-raised fish			
	<b>I</b> ✓ No	J.			
	Yes. Describe				
	_				

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 19 of 67

Debt	tor 1 Ricky First Name	A Middle Name	Smith Last Name	Case number (if known)	_
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	 pment, implements, machinery, fixtu	res, and tools of trade	•	
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
E 1	Any form and some	rcial fishing-related property you dic	l nat alvaadu liat		
51.	No	rcial listillig-related property you did	a not already list		
	Yes. Describe				
52. A	dd the dollar value of a	II of your entries from Part 6, includi	ng any entries for pag	es you have attached	
for Pa ▶	art 6. Write that numbe	r here			
Part 53		perty You Own or Have an Inter perty of any kind you did not already		1 NOT LIST ADOVE	
00.		s, country club membership			
	<b>✓</b> No				
	Yes. Give specific information				
54. A	dd the dollar value of a	II of your entries from Part 7. Write t	hat number here		<u> </u>
Part 8	8: List the Totals of	f Each Part of this Form			<u> </u>
55. <b>F</b>	Part 1: Total real estate	e, line 2		<b></b>	
56. <b>r</b>	oart 2 total vehicles, lir	ne 5	\$8950.00		
57. <b>P</b>	art 3: Total personal a	nd household items, line 15	\$675.00	<del>_</del>	
58. <b>P</b>	art 4: Total financial a	ssets, line 36	\$900.00		
59. <b>F</b>	Part 5: Total business-r	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and	fishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prop	erty not listed, line 54		<u></u>	
62.1	Total personal property	. Add lines 56 through 61	*10525.00	Copy personal property total ▶	+ \$10525.00
					\$10525.00
63. <b>T</b>	otal of all property on S	Schedule A/B. Add line 55 + line 62			

#### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 20 of 67

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Ricky	Α	Smith	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(State)	

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clain	n as Exempt					
1.	Which set of exemptions are you claiming	ng? Check one only, ev	ren if your spouse is filing with you.				
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)						
	You are claiming federal exemption	s. 11 U.S.C. § 522(b)(	2)				
2.	For any property you list on Schedule A	. , ,					
۷.	For any property you list on Schedule A	b that you claim as e	xempt, iii iii the information below.				
	Duint description of the present and	Current value of	Amount of the overestion very claim	Charific laws that allow evenuation			
	Brief description of the property and line on Schedule A/B that lists this	the portion you	Amount of the exemption you claim	Specific laws that allow exemption			
	property	own	Check only one box for each exemption.				
		Copy the value from					
		Schedule A/B					
	Brief			735 ILCS 5/12-1001(b)			
	description:	\$300.00	\$200.00				
	Misc. Household Goods		\$300.00	_			
	Line from		100% of fair market value, up to any applicable statutory limit				
	Schedule A/B: 06						
	Brief description:	\$200.00		735 ILCS 5/12-1001(a)			
	Misc. Used Clothing	4200.00	\$200.00	_			
	Line from		100% of fair market value, up to any				
	Schedule A/B: 11		applicable statutory limit				
3.	A	th 0400	0750				
٥.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every subject to 4/01/19 and ever		cases filed on or after the date of adjustment.)				
	<b>✓</b> No						
	<u> </u>						
	Yes. Did you acquire the property cover	erea by the exemption w	vithin 1,215 days before you filed this case?				
	No						
	Yes						

### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 21 of 67

Debtor 1 Ricky Smith Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$125.00 description: **✓** \$125.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$50.00 description: **✓** \$50.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$900.00 description: **✓** \$900.00 Checking account, TCF 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 17 735 ILCS 5/12-1001(c); 735 ILCS Brief \$8,950.00 description: 5/12-1001(b) Kia Optima, 2011, 2011 100% of fair market value, up to any Kia Optima

applicable statutory limit

Line from Schedule A/B:

03

Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 22 of 67

			DC	ocument Page 22 of	67		
Fill in t	this informa	ation to identify your ca	se:				
Debto	r1 F	Ricky	Α	Smith			
	-	First Name	Middle Name	Last Name			
Debto (Spouse		First Name	Middle Name	Last Name			
United		kruptcy Court for the:		District of Illinois			
		initiapitoy doubt for the.	Northern	(State)			
Case r	number n)						
Offi	cial F	orm 106D					Check if this is an
		_	\\//       -	Olaima Oa			amended filing
Scr	neaui	e D: Credite	ors wno Ha	ve Claims Secur	ea by Prop	erty	12/15
1. D Part 1 2.	No. Che Yes. Fill List All List all see separately	eck this box and subm I in all of the information I Secured Claims cured claims. If a credit for each claim. If more the	n below. tor has more than one sen	with your other schedules. You have cured claim, list the creditor ricular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Carmax Au		Describe the property	that secures the claim:	\$16,000.00	\$8,950.00	\$7,050.00
	Creditor's Na 12800 TU	me CKAHOE CREEK PKW	Kia Optima   Value: \$8,		]		
	Number	Street	Contingent	·, ····			
		-	Unliquidated				
	RICHMON City	D         VA         23238           State         ZIP Code	Disputed				
		the debt? Check one.	Nature of lien. Check	all that apply.			
		r 1 only r 2 only	An agreement you car loan)	made (such as mortgage or secured	I		
	Debto	r 1 and Debtor 2 only	Statutory lien (such	n as tax lien, mechanic's lien)			
		t one of the debtors	Judgment lien from	n a lawsuit			
	and ar	nother c if this claim relates	Other (including a	ight to offset)			
		ommunity debt	Last 4 digits of accou	int number			

\$16,000.00

 $\label{eq:Add-def} \textbf{Add the dollar value of your entries in Column A on this page. Write that number}$ 

Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 23 of 67

Fill in	this infor	mation to identify your c	ase:			
Debt	or 1	Ricky	Α	Smith		
		First Name	Middle Name	Last Name		
Debt (Spou	or 2 se, if filing)	First Name	Middle Name	Last Name		
		Sankruptcy Court for the:	Northern	District of Illinois (State)		
Case (If kno	number wn)					
Offi	icial F	orm 106E/F				Check if this is an amended filing
Sc	hedu	ule E/F: Cre	editors Who	<b>Have Unsec</b>	ured Claims	12/1:
other Form claim	party to a 106A/B) a s that are ntries in t	any executory contracts and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases tha cutory Contracts and Un Creditors Who Hold Claim	t could result in a claim. A expired Leases (Official Fo s Secured by Property. If m	Iso list executory contracts rm 106G). Do not include an lore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured the Part you need, fill it out, number rite your name and case number (if
Part	1: List	All of Your PRIORIT	Y Unsecured Claims			
1.		reditors have priority ur Go to Part 2.	nsecured claims against y	you?		
	listed, idea As much	ntify what type of claim it as possible, list the claims	is. If a claim has both prior s in alphabetical order accor	ity and nonpriority amounts,	list that claim here and show b If you have more than two price	arately for each claim. For each claim both priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 24 of 67

Debte	or 1	Ricky A	Smith	Case number (if known)	
		First Name Middle Name			
Part		List All of Your NONPRIORITY Unse			
[	Do 8	any creditors have nonpriority unsecured  No. You have nothing to report in this par  Yes.		ne court with your other schedules.	
t I	uns f m	ecured claim, list the creditor separately for ea	ach claim. For each claim	er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1. t the Continuation
					Total claim
4.1	N	VANT INC onpriority Creditor's Name 40 N. LASALLE ST. SUITE 545		Last 4 digits of account number 5469 When was the debt incurred? 07/2015	\$9,546.00
	_	umber Street		As of the data was file the plains in Chapter II that some	
	_	LUCACO	60654	As of the date you file, the claim is: Check all that apply.  Contingent	
	_	HICAGO Illinois ity State	Zip Code	Unliquidated	
	W	/ho incurred the debt? Check one.	•	Disputed	
	Ŀ	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	L	Debtor 2 only		Student loans	
	Ļ	Debtor 1 and Debtor 2 only  At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	F	Check if this claim relates to a commu	nitv debt	Debts to pension or profit-sharing plans, and other similar debts	
	∟ Is	the claim subject to offset?	•	Other. Specify054 InstallmentLoan	
	V	No		_	
		Yes			
4.2	_	AP1/JUSTC		Last 4 digits of account number	\$625.00
		onpriority Creditor's Name O BOX 30253		When was the debt incurred? 06/2016	
	N	umber Street		As of the date you file, the claim is: Check all that apply.	
	_			Contingent	
	_	ALT LAKE CITY Utah	84130	Unliquidated	
		ity State  /ho incurred the debt? Check one.	Zip Code	Disputed	
	V	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
		Debtor 2 only		Student loans	
		Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
		At least one of the debtors and another		divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
		Check if this claim relates to a commu	nity debt	debts	
		the claim subject to offset?		Other. Specify CreditCard	
	Ľ	✓ No			
	L	Yes			
4.3	_	APITAL ONE onpriority Creditor's Name		Last 4 digits of account number9633	\$6,002.00
	_	O Box 30253 umber Street		When was the debt incurred? 01/2009	
	IN	umber Street		As of the date you file, the claim is: Check all that apply.	
	Sa	alt Lake City Utah	84130	Contingent	
	C	ity State	Zip Code	Unliquidated	
	W	/ho incurred the debt? Check one.  Debtor 1 only		Disputed	
	Ľ	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	H	Debtor 1 and Debtor 2 only		Student loans	
	H	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	F	Check if this claim relates to a commu	ınitv debt	Debts to pension or profit-sharing plans, and other similar debts	
	L Is	the claim subject to offset?	,	Other. Specify CreditCard	
	···	<b>□</b>			
	F	Yes			

#### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 25 of 67

Smith Debtor 1 Ricky Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 cb/carson \$932.00 Last 4 digits of account number 1207 Nonpriority Creditor's Name When was the debt incurred? 12/2014 PO BOX 15521 Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19805 Delaware Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes **FNB OMAHA** \$3,586.00 Last 4 digits of account number 1696 Nonpriority Creditor's Name PO BOX 3412 When was the debt incurred? 06/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent OMAHA 68197 Nebraska Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes KOHLS/CAPONE 4.6 \$1,474.00 Last 4 digits of account number Nonpriority Creditor's Name N56 W 17000 RIDGEWOOD DR When was the debt incurred? 10/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent **MENOMONEE** 53051 Wisconsin Unliquidated **FALLS** City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ CreditCard

✓ No Yes

Is the claim subject to offset?

#### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 26 of 67

Smith Debtor 1 Ricky Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 **ONEMAIN** \$17,754.00 Last 4 digits of account number 2026 Nonpriority Creditor's Name When was the debt incurred? 12/2015 PO Box 3251 Street Number As of the date you file, the claim is: Check all that apply. Contingent Evansville Indiana 47731 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ 060 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.8 Santander Consumer USA \$7,801.00 Last 4 digits of account number 1000 Nonpriority Creditor's Name 8585 N Stemmons Fwy When was the debt incurred? 05/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent 75247 Dallas Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 072 Automobile Is the claim subject to offset? **✓** No Yes SEARS/CBNA 4.9 \$3,185.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 13200 SMITH RD When was the debt incurred? 01/2017 Number As of the date you file, the claim is: Check all that apply. Contingent CLEVELAND Ohio 44130 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset?

No Yes

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 27 of 67

Debtor 1	Ricky First Name	A Middle Name	Smith Last Name	Case number (if known)	
Part 2:	Your NONPRIORITY Uns	secured Claims - Conti	nuation Page	9	
P	After listing any entries on thi	is page, number them beg	inning with 4.5	, followed by 4.6, and so forth.	otal claim
N F	SYNCB/WALMAR Jonpriority Creditor's Name PO BOX 965024 Jumber Street		Whe	t 4 digits of account number 1793 - en was the debt incurred? 11/2012 of the date you file, the claim is: Check all that apply.	\$1,283.00
V E E E	EL PASO  Texa  City State  Who incurred the debt? Check Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors a  Check if this claim relate s the claim subject to offset?  No  Yes	e Zip Code c one.  and another s to a community debt		Contingent Unliquidated Disputed e of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	

Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 28 of 67

Debtor 1 Ricky Smith Case number (if known) Middle Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

\$52,188.00

\$52,188.00

Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 29 of 67

Fill in this information to identify your case:								
Debtor 1	Ricky	Α	Smith					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number								

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Safe Guard Self Name 1353 S Wabash	Ü		Storage Lease, Other, Storage Lease
	Number	Street		
	Chicago City	Illinois State	60605 Zip Code	

### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 30 of 67

Official Form 106H				9	
First Name	Fill in this info	rmation to identify your o	ase:		
Debtor 2 (Spoese, Iffiline) First Name	Debtor 1	Ricky	Α	Smith	
United States Bankruptcy Court for the: Northern		First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: Northern District of Illinois  Case number (Iknown)  Official Form 106H  Schedule H: Your Codebtors  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  No Yes  2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisian, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent Number Street					
Case number (if known)  Official Form 106H  Schedule H: Your Codebtors  12/15  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (if you are filing a joint case, do not list either spouse as a codebtor.)    No   Yes	(Spouse, if filing)	First Name	Middle Name	Last Name	
Case number (If known)  Check if this is a mended filing  Check if this is a mended filing  Check if this is a mended filing  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  No  Yes  2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3.  Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No  Yes. In which community state or territory did you live?  Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent  Number Street	United States	Bankruptcy Court for the:	Northern	District of Illinois	
Official Form 106H  Schedule H: Your Codebtors  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  No  Yes  2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3.  Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No  Yes. In which community state or territory did you live?  Fill in the name and current address of that person.	0			(State)	
Official Form 106H  Schedule H: Your Codebtors  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)    No					
Official Form 106H  Schedule H: Your Codebtors  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)    No	<u> </u>				Check if this is ar
Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entiries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)    No					
Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filling a joint case, do not list either spouse as a codebtor.)    No	Official	Form 106H			
Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)    Ves   No	Omolai	1 01111 10011			
filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)    No   Yes	Schedul	le H: Your Cod	lebtors		12/15
filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)    No   Yes	0		le . Pelele fe		and the state of t
No Yes  2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent  Number Street	the entries in	the boxes on the left. At			
Yes  2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3.  Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No  Yes. In which community state or territory did you live?  Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent  Number Street		ave any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as a	codebtor.)
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3.  Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No  Yes. In which community state or territory did you live?  Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent  Number Street					
Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3.  Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No  Yes. In which community state or territory did you live?  Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent  Number Street	Yes	<b>3</b>			
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No Yes. In which community state or territory did you live? Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent  Number Street					
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No Yes. In which community state or territory did you live? Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent  Number Street	✓ No.	Go to line 3.			
No Yes. In which community state or territory did you live?  Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent  Number Street		s. Did vour spouse, forme	er spouse, or legal equiva	alent live with you at the ti	me?
Yes. In which community state or territory did you live? Fill in the name and current address of that person.  Name of your spouse, former spouse, or legal equivalent  Number Street		•		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Name of your spouse, former spouse, or legal equivalent  Number Street	씀		v state or territory did vo	ı live?	Fill in the name and current address of that person
Number Street	ш	res. III Willer Communi	y state or territory and you	J 11VG:	I iii iii the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent	<del></del>
		·			<u></u>
City State Zip Code		Number Street			
		City	State	Zip Cod	de
		•		,	

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 31 of 67

	DC	cument	Page 31	01 07				
Fill in this information to identif	fy your case:							
Debtor 1 Ricky	Α	Smith						
First Name	Middle Name	Last Na	me	-   Che	eck if this is:			
Debtor 2 (Spouse, if filing) First Name	Middle News	Loot No		-   🗂	An amended filir	ng		
(Spouse, it tilling) First Name	Middle Name	Last Na					petition chapter 10	
United States Bankruptcy Court for the:	r <u>Northern</u>	District of Illin			expenses as of			
Case number		(30	ale)					
(If known)					MM / DD / YYY	Υ		
Official Form 106I								
Schedule I: Your I	ncome						12/1	
spouse. If more space is needenumber (if known). Answer even	ery question.	eet to this forn	n. On the top	of any addit	ional pages, w	rite your n	ame and case	
Fill in your employment		Debtor 1			Debtor 2			
information.  If you have more than one job, attach a separate page with information about additional employers.	Employment status  Occupation		Employed  Not Employed			Employed Not Employed		
Include part time, seasonal, or	Employer's name	Univar USA			Mariana Gigea	a. MD and As	sociates	
self-employed work.	Employer's address	1. Alabarra Di			<u> </u>			
Occupation may include student or homemaker, if it applies.			1 Alchemy Pl Number Street		Number Street			
		 Atlanta	Georgia	30360	Orland Park	Illinois	60467	
	How long employed there?	City	State	Zip Code	City	State	Zip Code	
Estimate monthly income as o spouse unless you are separated If you or your non-filing spouse hamore space, attach a separate shape of the space of	f the date you file this for . ave more than one employer	-		-				
				ebtor 1	For Debtor 2 on non-filing spo			
<ol> <li>List monthly gross wages, sa deductions.) If not paid month be.</li> </ol>			2.	\$4,712.93		\$1,578.53		

+ \$0.00

\$4,712.93

+ \$0.00

\$1,578.53

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 32 of 67

Debto			Case numbe		
	First Name Middle Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Cop	y line 4 here	<b>→</b> 4.	\$4,712.93	\$1,578.53	
5. List	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$1,088.86	\$340.64	
5b.	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c.	Voluntary contributions for retirement plans	5c.	\$189.41	\$0.00	
5d.	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e.	Insurance	5e.	\$622.44	\$0.00	
5f. <b>I</b>	Domestic support obligations	5f.	\$0.00	\$0.00	
5g.	Union dues	5g.	\$73.67	\$0.00	
5h.	Other deductions. Specify:	_ 5h. +	\$1.13 +	\$35.08	
6. <b>Add</b> +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.	\$1,975.50	\$375.72	
7. Calc	culate total monthly take-home pay. Subtract line 6 from line	e 4.	\$2,737.43	\$1,202.80	
8. List	all other income regularly received:				
	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	l 8a.	\$0.00	\$0.00	
8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	Family support payments that you, a non-filing spouse, or dependent regularly receive	а			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00	\$0.00	
8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
8e.	Social Security	8e.	\$0.00	\$0.00	
   	Other government assistance that you regularly receive include cash assistance and the value (if known) of any noncash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or nousing subsidies Specify:	8f.	\$0.00	\$0.00	
8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
8h.	Other monthly income. Specify:	8h. +	\$0.00 +	\$0.00	
9. <b>Add</b>	<b>all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$0.00	\$0.00	
	culate monthly income. Add line 7 + line 9. I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. pouse	\$2,737.43	\$1,202.80	\$3,940.23
Incl frien	ate all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your ids or relatives.  not include any amounts already included in lines 2-10 or amounts.	household, your o	lependents, your roomr		
Spe	cify:			11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.  Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies					
VVIIC	e that amount on the <i>cummary of conedures and ciansucal cu</i>	mmary or Gertain L	iabilities and Helated De	аа, п к аррнез	\$3,940.23 Combined monthly income
13. <b>Do</b>	you expect an increase or decrease within the year after No. Yes. Explain:	you file this form	,		

### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 33 of 67

Debtor 1 Ricky A Smith Case number (if First Name Middle Name Last Name known)

Part 2: Give Details About Monthly Income

#### Official Form 106I. Additional page.

	For Debtor 1	non-filing spouse
5h.Other payroll deductions. Specify:		
1. Continued contributions to the care of household or family members	\$1.13	\$0.00
2. Uniform Costs	\$0.00	\$35.08

### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 34 of 67

		D	ocument Page 34	of 67	
Fill in this infor	mation to identil	y your case:			
Debtor 1	Ricky First Name	A Middle Name	Smith Last Name	_	
Debtor 2	riist name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States E	Bankruptcy Court	for the: Northern	District of Illinois (State)		showing post-petition chapter 13 the following date:
Case number (If known)					Y
Official	Form 10	)6J			
Schedul	e J: Your	Expenses			12/15
information. If		eeded, attach another sheet to	ole are filing together, both are this form. On the top of any ad		
Part 1: Des	cribe Your Ho	ousehold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
	nes Dehtor 2 liv	e in a separate household?			
		e in a separate nousenoia.			
	No Yes. Debtor 2	must file Official Forms 106J-2,	Expenses for Separate Household	of Debtor 2.	
2. Do you hav	e dependents?	<b>✓</b> No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information each dependent	Dependent's relationship Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses of	enses include f people other	<b>✓</b> No			
than yourself and dependents		Yes			
Part 2: Estil	mate Your On	going Monthly Expenses			
	of a date after ti		ess you are using this form as a a supplemental Schedule J, che		
		th non-cash government assista Cluded it on Sc <i>hedule I: Your Inc</i>			Your expenses
	or home owner or the ground or		ce. Include first mortgage paymen	ts and	<b>\$750.00</b>
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 35 of 67

First Name Wilder Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loa	ns 5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$300.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$185.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$800.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$200.00
10. Personal care products and services	10.	\$200.00
11. Medical and dental expenses	11.	\$100.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$400.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$145.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 2	20.	
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$466.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: Monthly Storage Fee		\$287.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not re	port as deducted from	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you.  Specify:	10	Ф0.00
20.Other real property expenses not included in lines 4 or 5 of this form or c	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00
	206	φυ.υυ

## Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 36 of 67

Debtor 1 B		, ,		Smith	Case number (if known)			
F	irst Nan	ie N	Middle Name	Last Name				
21. <b>Other.</b>	Specif	: Voluntary Contribution	to Daughter			21		\$100.00
	Calculate your monthly expenses.							\$3,933.00
		4 through 21.		_	\$0.00			
	. ,	e 22 (monthly expenses fo	,,		2		_	\$3,933.00
22c. Ad	dd line	22a and 22b. The result is	your monthly exp	enses.		22.		
23.Calcula	ate yo	ır monthly net income.						
23a. Cc	opy line	e 12 (your combined mont	thly income) from S	Schedule I.		23a	_	\$3,940.24
23b. Co	ору уо	ur monthly expenses from	line 22 above.			23b		\$3,933.00
		your monthly expenses fro		ncome.				\$7.24
Th	he resu	It is your monthly net inco	me.			23c	_	
For ex	ample, age pa	ct an increase or decreated you expect to finish payment to increase or decreated to the second sec	aying for your car le	oan within the year or do y	you expect your			

### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 37 of 67

Fill in this information to identify your case:							
Debtor 1	Ricky	Α	Smith				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number			(,				

### Official Form 106Dec

Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and							
4.0	·	40							
X	/s/ Ricky Smith	<b>x</b>							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 3/10/2017	Date							
	MM/DD/YYYY	MM/DD/YYYY							

Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 38 of 67

fiii in this into	ormation to identify your ca	ase:				
Debtor 1	Ricky	А	Smith			
Dobtor 0	First Name	Middle Name	Last Nam	9		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Nam	e		
Jnited States	Bankruptcy Court for the:	Northern	District of Illino			
Case number			(State	e) 		
(If known)						Check if this is
Official	Form 107					amended filing
Stateme	ent of Financia	I Affairs for	Individuals	Filing for Bankı	ruptcy	12
nformation.		d, attach a separate		ogether, both are equall On the top of any addit		
Part 1: Giv	e Details About Your I	Marital Status and	Where You Lived	Before		
1. What i	s your current marital sta	tus?				
<b>✓</b> M	arried					
	arried ot married					
☐ No		u lived anywhere otho	er than where you liv	e now?		
2. During  No.	ot married  the last 3 years, have you  output  ses. List all of the places you	u lived in the last 3 ye	ars. Do not include v			
2. During  No	ot married the last 3 years, have you	u lived in the last 3 ye	·			Dates Debtor 2 lived there
2. During  No.	ot married  the last 3 years, have you  output  ses. List all of the places you	u lived in the last 3 ye	ears. Do not include v	where you live now.		
During  No  No  No  No  De	ot married  the last 3 years, have you  output  ses. List all of the places you	u lived in the last 3 ye	ars. Do not include v ites Debtor 1 lived ere	where you live now.  Debtor 2:		there
During  No  No  No  No  De	ot married  the last 3 years, have you  sees. List all of the places you  ebtor 1:	u lived in the last 3 ye	ears. Do not include votes Debtor 1 lived ere	Debtor 2:  Same as Debtor 1		there Same as Debtor 1
2. During  No Ye  No	the last 3 years, have your construction of the places you established the	u lived in the last 3 ye  Da the	ears. Do not include votes Debtor 1 lived ere	Debtor 2:  Same as Debtor 1  Number Street		there  Same as Debtor 1  From
During  No  No  No  No  No  De	the last 3 years, have your construction of the places you established the	u lived in the last 3 ye  Da  the	ears. Do not include votes Debtor 1 lived ere	Debtor 2:  Same as Debtor 1  Number Street  City State	Zip Code	there  Same as Debtor 1  From To
During  No  No  No  No  No  No  No  No  No  N	the last 3 years, have your construction of the places you established the	u lived in the last 3 ye  Da the	ears. Do not include votes Debtor 1 lived ere	Debtor 2:  Same as Debtor 1  Number Street	Zip Code	there  Same as Debtor 1  From
Definition of the control of the con	the last 3 years, have your construction of the places you established the	u lived in the last 3 ye  Da the	ears. Do not include voltes Debtor 1 lived ere	Debtor 2:  Same as Debtor 1  Number Street  City State	Zip Code	there  Same as Debtor 1  From To
2. During  Ye  De	the last 3 years, have you come the last 3 years, have you come the last 3 years, have you come the last all of the places you extend the last all of the last a	u lived in the last 3 ye  Da the  Free  Zip Code	ears. Do not include voltes Debtor 1 lived ere	Debtor 2:  Same as Debtor 1  Number Street  City State  Same as Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
2. During Ye	the last 3 years, have you be so. List all of the places you be bothor 1:  umber Street  ty State	u lived in the last 3 ye  Da the  Fro  Zip Code  Fro	ears. Do not include voltes Debtor 1 lived ere	Debtor 2:  Same as Debtor 1  Number Street  City State  Same as Debtor 1	Zip Code	there  Same as Debtor 1  From To Same as Debtor 1  From

#### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Page 39 of 67 Document

Smith

Debt	or 1	Ricky A	Smith		umber (if known)	
		First Name Middle	e Name Last Nam	ne		
Part	2:	Explain the Sources of Your Inc	come			
1	Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busir	nesses, including part-time		irs?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips ✓ Operating a business	\$9305.78	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$74649.83	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$70000.00	Wages, commissions, bonuses, tips Operating a business	
lı p fi	nclu oubl ling .ist (	you receive any other income during a de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No  Yes. Fill in the details.	ncome is taxable. Examples o come; interest; dividends; mo you received together, list it o	f other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until he date you filed for bankruptcy:				
		or last calendar year: January 1 to December 31, 2016 )  YYYY				
		or the calendar year before that:  January 1 to December 31, 2015 YYYYY				

### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 40 of 67

Smith Debtor 1 Ricky Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 41 of 67

tor	1 Ricky		Α	Sm		Case number	(if known)
	First Name		Middle Name	Last	Name		
Ins cor age	iders include your re porations of which y	latives; an /ou are an r a busine	y general partners: officer, director, p ss you operate as	; relatives of any goerson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? rou are a general partner; g securities; and any managing domestic support obligations,
<b>✓</b>	No						
	Yes. List all paym	ents to ar	n insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	neason for this payment
	Insider's Name						
	Number Street						
	City S	State	Zip Code				
	Oity C	nato					
	Insider's Name						
	Number Street						
	City S	State	Zip Code				
ins	ider? lude payments on d No Yes. List all paym	ebts guara	inteed or cosigned	d by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an  Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City S	State	Zip Code				
	Insider's Name						
	Number Street						
		State	Zip Code				

### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 42 of 67

Debtor 1 Ricky Smith Case number (if known) Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 43 of 67

Debt		Ricky First Name	A Middle Name	Smith Last Name	Case number (if known)		
11.			ou filed for bankruptcy, did a nake a payment because you ils.		pank or financial institution,	set off any amou	nts from your
	Ц			Describe the action th	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account	number: XXXX-		
		City S	State Zip Code				
12.			u filed for bankruptcy, was ar ustodian, or another official?		possession of an assignee fo	or the benefit of c	reditors, a court-
	<b>✓</b>	No Yes					
Part	5:	List Certain Gifts	and Contributions				
13.	Wit	thin 2 years before y No Yes. Fill in the deta	ou filed for bankruptcy, did y	ou give any gifts with a t	otal value of more than \$600	per person?	
	V		alue of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Ramos, Benjamin Person to Whom You	u Gave the Gift	\$1,500 Cash Gift for W	/edding	03/2017	\$1500.00
		Number Street					
		City S Person's relationship Son	State Zip Code o to you				
		Person to Whom You	u Gave the Gift				
		Number Street					
		City S Person's relationship	State Zip Code to you				

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 44 of 67

BOLOI	Ricky	Α	Smith	Case number (if know)	7)	
	First Name	Middle Name	Last Name			
Wit	thin 2 years before you fil	ed for bankruptcy, did	I you give any gifts or contributions	with a total value o	f more than \$600	to any charity?
	No					
✓						
	Yes. Fill in the details for	each gift or contributi	ion.			
	Gifts or contributions to	o charities	Describe what you contributed		Date you	Value
	that total more than \$6		Docorido Wilat you contributor		contributed	valuo
						-
	Charity's Name		_			
			_			
	Number Street		-			
	Number Street					
	City State	Zin Codo	_			
	City State	Zip Code				
t 6:	List Certain Losses					
	No Yes. Fill in the details.  Describe the property y how the loss occurred	ou lost and	Describe any insurance covera	e has paid. List	Date of your loss	Value of property lost
			pending insurance claims on line A/B: Property.	33 of Scheaule		
			AVB. Property.			
t 7:	List Certain Payment	s or Transfers				
abo	out seeking bankruptcy o	r preparing a bankrup				anyone you consulte
abo	out seeking bankruptcy o lude any attorneys, bankrup No	r preparing a bankrup				anyone you consulte
abo	out seeking bankruptcy o lude any attorneys, bankrup	r preparing a bankrup	tcy petition?			anyone you consulte
abo	out seeking bankruptcy o lude any attorneys, bankrup No	r preparing a bankrup	tcy petition?	es required in your ba	Date payment or transfer	Amount of payment
abo	out seeking bankruptcy o lude any attorneys, bankrup No Yes. Fill in the details.	r preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy o lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm	r preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any pr	es required in your ba	Date payment or transfer	Amount of
abo	but seeking bankruptcy olude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy olude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy olude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy olude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	No  Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue  Number Street	r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	No  Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue  Number Street  Chicago Illinois	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	No  Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue  Number Street	r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address None	e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address	e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address None	e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address None Person Who Made the Pa	e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address None	e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address None Person Who Made the Pa	e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address None Person Who Made the Pa	e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address None Person Who Made the Pa	e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address None Person Who Made the Pa	e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Email or website address None Person Who Made the Pa Person Who Was Paid 11101 S. State	e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Email or website address None Person Who Made the Pa  Person Who Was Paid  Number Street	e  6 60643  Zip Code  syment, if Not You	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Email or website address None Person Who Made the Pa Person Who Was Paid 11101 S. State	e  6 60643  Zip Code  syment, if Not You	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Email or website address None Person Who Was Paid This is the series of the serie	e  6 60643 Zip Code  Zip Code	tcy petition? or credit counseling agencies for service Description and value of any pr transferred	es required in your ba	Date payment or transfer was made	Amount of payment

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 45 of 67

Deb	tor 1	Ricky	Α	Smith	Case number (if known)		
		First Name	Middle Name	Last Name			
17.	hel	p you deal with your creditor not include any payment or tran	s or to make payme		r behalf pay or transfer any	r property to anyor	ne who promised to
		No Yes. Fill in the details.					
				Description and value of any transferred	pa tr	ate An ayment or ansfer was ade	nount of payment
		Person Who Was Paid			_		
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your busing ude both outright transfers and transfers that you have already	ness or financial af transfers made as s	ecurity (such as the granting of a s			_
	V	Yes. Fill in the details.		Description and value of any property transferred		operty or ved or debts paid	Date transfer was made
		Carmax Auto Finance Person Who Received Transfe 2040 THALBRO ST Number Street	er	\$500 Car note payment			03/2017
		Richmond Virginia City State Person's relationship to you Creditor	23230 Zip Code				
		Comed Person Who Received Transfe  Number Street	er	\$200 Electric Bill Payment			02/2017
		City State Person's relationship to you Creditor	Zip Code				
19.	ben	hin 10 years before you filed reficiary? ese are often called asset-protections.		I you transfer any property to a	self-settled trust or similar	device of which yo	ou are a
	<b>✓</b>	No Yes. Fill in the details.					
	_ <b></b>			Description and value of th	e property transferred		Date transfer was made
		Name of trust					

#### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 46 of 67

Smith Debtor 1 Ricky Case number (if known) Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred TCF Checking XXXX-0000 12/2016 \$ 1200.00 Person Who Was Paid Savings 1405 XENIUM LN N STE 180 Number Street Money market Brokerage Minneapolis Minnesota 55441 Other City Zip Code TCF XXXX-0000 Checking 12/2016 \$ 0.00 Person Who Was Paid Savings 1405 XENIUM LN N STE 180 Number Street Money market Brokerage Minneapolis Minnesota 55441 Other State Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Name of Financial Institution Name Number Street Number Street City State Zip Code City State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Safe Guard Self Storage Naomi Smith Decorations, Misc. furniture Name of Storage Facility 1353 S Wabash Ave Number Street Number Street City State Zip Code Chicago Illinois 60605 City State Zip Code

#### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 47 of 67

Smith Debtor 1 Ricky \_ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 48 of 67

Debt		Ricky		Α	Smith	Case n	number <i>(if F</i>	known)		
		First Name		Middle Name	Last Name					
26.	Hav	e you been a part No	y in any judio	cial or administ	rative proceeding unde	r any environmenta	l law? Inc	clude settlem	nents and orde	rs.
	П	Yes. Fill in the det	tails.							
					Court or agency		Nature o	f the case		Status of the case
		Case title								Pending
					Court Name					On appeal
		Case number			NumberStreet					Concluded
		•			City State	Zip Code				_
Part	11:	Give Details Al	bout Your E	Business or C	onnections to Any Bu	usiness				
27.	Witl	hin 4 years before	you filed for	bankruptcy, di	d you own a business or	r have any of the fol	lowing co	onnections to	any business	?
					ade, profession, or othe	-	time or p	art-time		
					LLC) or limited liability pa	artnership (LLP)				
		A partner in a	-							
					ve of a corporation					
		An owner of	at least 5% o	of the voting or o	equity securities of a cor	rporation				
	<b>✓</b>	No. None of the a	above applie	s. Go to Part 12	2.					
		Yes. Check all that	at apply abo	ve and fill in the	e details below for each	business.				
					Describe the nat	ure of the business			lentification notical Security nu	
		Business Name						EIN:		
		Number Street						Dates husin	ness existed	
					Name of account	tant or bookkeeper		Dates busin	iess existed	
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business			lentification notical Security no	
		Business Name			_			EIN:		
		Number Street						Dates busin	ness existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business		Employer Id	lentification n	umber Do not
									ial Security nu	
		Business Name						EIN:		
		Number Street			Nome of second	tont or bealthean		Dates busin	ness existed	
		City	State	Zip Code	name of account	tant or bookkeeper		From	To	

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 49 of 67

Debt	tor 1 Ricky	Α	Smith	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before creditors, or other part No  Yes. Fill in the deta	ties.	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Tes. Fill III the det	alis Delow.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City	State Zip Code	_	
Part	12: Sign Below			
t	rue and correct. I unde a bankruptcy case can	erstand that making a false st result in fines up to \$250,000	atement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/S/ I	Ricky Smith Ire of Debtor 1		Signature of Debtor 2
	Sigriali	ille of Debtor 1		Signature of Debtor 2
	Date 3	/10/2017		Date 3/10/2017
[ [	No Yes	al pages to Your Statement o pay someone who is not an a		luals Filing for Bankruptcy (Official Form 107)?  ankruptcy forms?
Γ.	<b>√</b> No			
Ė	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 50 of 67

Debtor 1	Ricky		A	Smith	Case number (if known)		
	First Name		Middle Name	Last Name			
	Additional Page	)					
	-		nkruptcy, did you s or financial affairs		any pro	operty to anyone, other than property	transferred in
				Description and value of any property transferred		Describe any property or payments received or debts paid in exchange	Date transfer was made
	Kay Jewelers			\$225 credit card payment			02/2017
	Person Who Rece	ived Transfer					
	P.O Box 1799						
	Number Street						
	Akron	Ohio	44309				
	City	State	Zip Code				
	Person's relations	hip to you					

Creditor

Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 51 of 67

Fill in this information to identify your case:							
Debtor 1	Ricky	Α	Smith				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(C-2)				

Check if this is an amended filing

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Carmax Auto Finance Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Kia Optima | Value: \$8,950.00 Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

## Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 52 of 67

Debto	r Ricky	A	Smith	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpired Perso	onal Property Lease	s	
inform		ate leases. Unexpired l	leases are leases that a	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
De	escribe your unexpired personal	property leases		Will the lease be assumed?
Le	ssor's name: Safe Guard Self Sto	orage		□ No ☑ Yes
	scription of leased operty: Storage Lease			
Le	ssor's name:			No Yes
	scription of leased operty:			
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			<del>_</del>
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Part 3:	Sign Below			
	er penalty of perjury, I declare to entry that is subject to an unexp		ny intention about any p	property of my estate that secures a debt and any personal
_	/s/ Ricky Smith		<b>x</b>	
5	Signature of Debtor 1		Sign	nature of Debtor 2
[	Date 3/10/2017 MM/DD/YYYY		Date	e 3/10/2017 MM/DD/YYYY

Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 53 of 67

B2030 (Form 2030) (12/15)

In

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

Ricky A Smith	Case No.	
Debtor		(If known)
	Chapter	Chapter 7
DISCLOSURE OF COMPENS	ATION OF ATTORNEY F	OR DEBTOR
<ol> <li>Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016( compensation paid to me within one year before the filin rendered or to be rendered on behalf of the debtor(s) in or</li> </ol>	ng of the petition in bankruptcy, or agreed	to be paid to me, for services
For legal services, I have agreed to accept		\$1,465.00
Prior to the filing of this statement I have received		\$0.00
Balance Due		\$1,465.00
2. The source of the compensation paid to me was:		
<b>✓</b> Debtor Other	(specify)	
3. The source of the compensation paid to me is:		
<b>✓</b> Debtor Other	(specify)	
4. I have not agreed to share the above-disclosed commembers and associates of my law firm.	npensation with any other person unless th	ey are
I have agreed to share the above-disclosed compensembers or associates of my law firm. A copy of the the people sharing in the compensation, is attached	e agreement, together with a list of the nan	
<ol> <li>In return for the above-disclosed fee, I have agreed to re</li> <li>a. Analysis of the debtor's financial situation, and r bankruptcy;</li> </ol>		
b. Preparation and filing of any petition, schedules,	, statements of affairs and plan which may	be required;
c. Representation of the debtor at the meeting of co	reditors and confirmation hearing, and any	adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fe	e does not include the following services:	
С	ERTIFICATION	
I certify that the foregoing is a complete statement of any btor(s) in this bankruptcy proceedings.	agreement or arrangement for payment to	me for representation of the
3/10/2017	/s/ Kashwal Kaur	
Date	Signature of Attorney	
	Semrad Law Firm	
	Name of law firm	_

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 58 of 67

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Smith, Ricky A	Case No	Case No.		
	Debtor(s)				
		Chapter.	Chapter7		
	VERIFIC	CATION OF CREDITOR MAT	RIX		
Ti knowledge		y that the attached list of creditors is tr	ue and correct to the best of their		
Date:	3/10/2017	/s/ Smith, Ricky Smith, Ricky A Signature of Deb			

ONEMAIN PO Box 3251 Evansville, IN, 47731

AVANT INC 640 N. LASALLE ST. SUITE 545 CHICAGO, IL, 60654

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130

FNB OMAHA PO BOX 3412 OMAHA, NE, 68197

SEARS/CBNA 13200 SMITH RD CLEVELAND, OH, 44130

KOHLS/CAPONE N56 W 17000 RIDGEWOOD DR MENOMONEE FALLS, WI, 53051

SYNCB/WALMAR PO BOX 965024 EL PASO, TX, 79998

cb/carson PO BOX 15521 Wilmington, DE, 19805

CAP1/JUSTC PO BOX 30253 SALT LAKE CITY, UT, 84130

Carmax Auto Finance 2040 THALBRO ST Richmond, VA, 23230

### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

Lunderstand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,465.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the

Initial: RS \_\_\_\_

### Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 61 of 67

second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 03/10/2017	
Client / Line	Client
Attorney Vaellle	and the same of th

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 62 of 67

Debtor 1 Ricky	A Middle Name	Smith Last Name	Case number (if known)	
	estions for Reporting Purpose			
16. What kind of debts do you have?	No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primari	al primarily for a pe	rsonal, family, or househo Business debts are debts augh the operation of the b	old purpose."  that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<ul> <li>No. I am not filing under Chapter</li> <li>✓ Yes. I am filing under Chapter</li> <li>expenses are paid that</li> <li>No.</li> <li>✓ Yes.</li> </ul>	er 7. Do you estimate		erty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999			25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
<sup>20</sup> · How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct.  If I have chosen to file under Coof title 11, United States Code under Chapter 7.  If no attorney represents me a	Chapter 7, I am awa e. I understand the and I did not pay or	re that I may proceed, if eli relief available under each agree to pay someone who	gible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed b is not an attorney to help me fill
	both. 18 U.S.C. §§ 152, 1341	with the chapter of tatement, concealing case can result in t	title 11, United States Coo g property, or obtaining m ines up to \$250,000, or in	de, specified in this petition.
Young Table 1	/s/ Ricky Smith Signature of Debtor 1		Signature of De	btor 2
	Executed on3/10/201	7 DD / YYYY	Executed on	MM / DD / YYYY

Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 63 of 67

Debtor 1	Ricky	Α	Smith
Debtor 2	First Name	Middle Name	Last Name
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			
Official	Form 106De	ec	
Declarat	ion About an	 Individual Del	otor's Schedules

Check if this is an amended filing

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below				
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
<b>☑</b> No				
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
Under penalty of perjury, I declare that I have rea that they are true and correct.	d the summary and schedules filed with this declaration and			
★ /s/ Ricky Smith	<u> </u>			
Signature of Debtor 1	Signature of Debtor 2			
Date 3/10/2017 MM/DD/YYYY	Date MM/DD/YYYY			



# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 64 of 67

Debto	r 1 Ricky	Α	Smith	Case number (if known)		
wiji AMANGA TANGA SANGA SA	First Name	Middle Name	Last Name			
c	Within 2 years before your creditors, or other partions.		ou give a financial state	ment to anyone about your business? Include all financial institutions,		
	Yes. Fill in the detail	s below.				
			Date issued			
	Name		MM/DD/YYYY	_		
	. Number Street		<del>.</del>			
	City	State Zip Code	<del>-</del>			
Part 1	2: Sign Below					
tru	ue and correct. I unders pankruptcy case can re /s/ Ric	stand that making a false state such that in fines up to \$250,000,	tement, concealing pro	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
	Signature	of Debtor 1		Signature of Debtor 2		
	Date 3/1	0/2017		Date 3/10/2017		
. Dic	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
<u> </u>	No Yes					
Die	d you pay or agree to pa	ay someone who is not an at	torney to help you fill ou	t bankruptcy forms?		
V	No					
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 65 of 67

Debtor	Ricky	Α	Smith	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpire	ed Personal Property Leas	es	
informa	ition below. Do not lis		l leases are leases that	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
De	scribe your unexpired	personal property leases		Will the lease be assumed?
Les	ssor's name: Safe Gua	rd Self Storage		□ No ✓ Yes
	scription of leased perty: Storage Lease			<b>—</b>
Les	ssor's name:			□ No □ Yes
	scription of leased perty:			
Les	ssor's name:			No Yes
	scription of leased perty:			
Les	ssor's name:	e de la composition della comp		□ No □ Yes
	scription of leased perty:	turn i maranergementenen, la maranimataria a a sara y ngjara kalifori sek 1 kek 1 kek 1 kek 1 kek 1 kek 1 kek 1	- A ADMINISTRAÇÃO SE ANTIGORAÇÃO SE ANTIGORA A MESSA CONSTITUIS CO	
Les	ssor's name:	ATT STATE OF MAINTENANCE OF THE STATE STATE STATE OF THE	eriety, the gravity to the Committee territories that the committee territories are the committee to the committee territories.	□ No □ Yes
	scription of leased perty:			No. 1 March State Co. 1
Les	sor's name:			□ No □ Yes
	scription of leased perty:			
Les	sor's name:	max or		No Yes
	scription of leased perty:			
Unde	Sign Below er penalty of perjury, I erty that is subject to	declare that I have indicated	my intention about any p	property of my estate that secures a debt and any personal
	/s/ Ricky Smith	سال شا	* Sign	nature of Debtor 2
	ignature of Debtor 1 ate 3/10/2017 MM/DD/YYYY		, and the second	3/10/2017 MM/DD/YYYY



Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 66 of 67

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Smith, Ricky A  Debtor(s)	Case No.		
	2.00.000	Chapter. Chapter7		
	VERIFICA	TION OF CREDITOR MATRIX		
Tł knowledge		at the attached list of creditors is true and correct to the best of the	neir	
Date:	3/10/2017	/s/ Smith, Ricky A		
<del>1.</del>		Smith, Ricky A Signature of Debtor		

# Case 17-07589 Doc 1 Filed 03/10/17 Entered 03/10/17 16:41:48 Desc Main Document Page 67 of 67

sources on a separate  at lines 2 through 10 for for Column B.  plies to You  ar. Follow these steps:  11.	\$0.00 \$0.00 \$0.00 \$0.00 \$4,038.23	+ Copy line	Column B Debtor 2 or non-filing spous \$0.00  \$0.00  +\$0.00  \$1,461.81	se=	\$5,500.04  Total current monthly income  \$5,500.04  X 12  \$66,000.48
\$0.00 \$0.00  mount received that was a secify the source and e Social Security Act or gainst humanity, or ler sources on a separate  d lines 2 through 10 for for Column B.	\$ <u>0.00</u> + <u>\$0.00</u>		\$0.00 +\$0.00 \$1,461.81		\$5,500.04  Total current monthly income  \$5,500.04  X 12
\$0.00  mount received that was a secify the source and e Social Security Act or gainst humanity, or ler sources on a separate  d lines 2 through 10 for for Column B.  plies to You  ar. Follow these steps:  11.	+\$0.00		+ <u>\$0.00</u> \$ <u>1,461.81</u> e 11 here →		\$5,500.04  Total current monthly income  \$5,500.04  X 12
d lines 2 through 10 for for Column B.  plies to You  ar. Follow these steps:	+\$0.00		+ <u>\$0.00</u> \$ <u>1,461.81</u> e 11 here →		\$5,500.04  Total current monthly income  \$5,500.04  X 12
plies to You  ar. Follow these steps:			\$ <u>1,461.81</u> a 11 here →		\$5,500.04  Total current monthly income  \$5,500.04  X 12
plies to You ar. Follow these steps:			\$ <u>1,461.81</u> a 11 here →		\$5,500.04  Total current monthly income  \$5,500.04  X 12
plies to You ar. Follow these steps:	\$4,038.23		e 11 here →		\$5,500.04  Total current monthly income  \$5,500.04  X 12
plies to You ar. Follow these steps: 11.		Copy line		2b.	\$5,500.04 X 12
ar. Follow these steps:		Copy line		2b.	\$5,500.04 X 12
ar. Follow these steps:		Copy line		2b.	X 12
11.		Copy line		2b.	X 12
ie form.			11	2b.	
ie form.			1	2b.	\$66,000,48
				Ĺ	ψυυ,υυυ. <del>4</del> υ
you. Follow these steps:					
<b>Illinois</b>					
3					
of				13.	\$75,454.00
he top of page 1, check box	(1, There is no presump	ition of abo	use.		
page 1, check box 2, The po	resumption of abuse is d	determined	l by Form 122A-2.	•	
the information on this stat	ement and in any attachi	ments is tr	rue and correct.		
*					
	Date 3/10/2017 MM/DD/YYYY				
	online using the link specificat the bankruptcy clerk's of the top of page 1, check box page 1, check box 2, The page 1, check box 2 the page 1, check box 2 the page 1, check box 2 the page 1 the information on this stat	online using the link specified in the separate at the bankruptcy clerk's office.  the top of page 1, check box 1, There is no presumption of abuse is compage 1, check box 2, The presumption of abuse is compaged the information on this statement and in any attach signature of Debtor 2  Date 3/10/2017	online using the link specified in the separate at the bankruptcy clerk's office.  the top of page 1, check box 1, There is no presumption of aborage 1, check box 2, The presumption of abuse is determined the information on this statement and in any attachments is to signature of Debtor 2  Date 3/10/2017	online using the link specified in the separate at the bankruptcy clerk's office.  the top of page 1, check box 1, There is no presumption of abuse.  page 1, check box 2, The presumption of abuse is determined by Form 122A-2  the information on this statement and in any attachments is true and correct.  Signature of Debtor 2  Date 3/10/2017  MM/DD/YYYY	online using the link specified in the separate at the bankruptcy clerk's office.  the top of page 1, check box 1, There is no presumption of abuse.  page 1, check box 2, The presumption of abuse is determined by Form 122A-2.  the information on this statement and in any attachments is true and correct.  Signature of Debtor 2  Date 3/10/2017